

Form PTO-1449 Modified List of Patent and Publications Cited by Applicant (Use several sheets if necessary) U.S. Department of Commerce Patent and Trademark Office		Docket No. OHB-0047	Serial No. Unknown
		Applicant Boyer, et al.	
		Filing Date Herewith	Group Unknown

JC769 U.S. PTO
 09/690940
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
<i>PM</i>	AA	Anderson, R.E., "The Other Life of an ATM Card", <i>The New York Times</i> , April 20, 1997, 139-141
	AB	Berinato, S., "Cards to get smart in '98", <i>PC Week</i> , December 22, 1997, 2 pages
	AC	Findlay, S., "A 'smart card' for medical bills?", <i>USA Today</i> , December 10, 1997, <i>Final Edition (Money)</i> , 1 page
	AD	Healtheon: Company Information, "About Healtheon", <i>WWW</i> , September 1997, 2 pages
	AE	Hisey, P. (ed.), "Survey Says Cobranding Will Have to Change", <i>Credit Card News</i> , November 1997, 1 page
	AF	Kazakoff, "'Smart Card' to Make Doctor Visits Easier", <i>San Francisco Chronicle</i> , December 10, 1997, 1 page
	AG	O'Reilly, B., "Taking on the HMO's", <i>Fortune</i> , February 16, 1998, 96-104
	AH	Schwanhausser, M., "The Future of Your Money", <i>San Jose Mercury News</i> , June 1, 1997, 3 pages
	AI	Gruber, W., "Co-brand credit cards catch on", <i>Chicago Tribune</i> , July 2, 1997, 2 pages
	AJ	"Pension Fund Adds Online Benefits Transactions", <i>Best's Review (Technology Notebook)</i> , January 1997, 1 page
	AK	"Nylcare to Office Medical Savings Accounts; Company Well Positioned to Introduce New Product", <i>Business Wire</i> , April 14, 1997, 1 page, Order No. 603137
	AL	"Cobranded/Affinity Cards", <i>Credit Card News</i> , November 15, 1997, 2 pages
	AM	"The City of the Golden Gate Sees a Golden Opportunity in Credit Cards", <i>Credit Card News</i> , November 1997, 1 page
	AN	"Two New Issuers Take a Stab at the Heath-Care Market", <i>Credit Card News</i> , page 5
<i>lu</i>	AO	http://www.medaphis.com/msc/html , "Medaphis Services Corporation", <i>WWW</i> , January 1998, 4 pages
EXAMINER		DATE CONSIDERED <i>12/22/03</i>

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Examiner Initial		Document No.	Date	Name	Class	Subclass
pu	AA	4,858,121	08/15/89	Barber, et al.	364	406
	AB	5,235,507	08/10/93	Sackler et al	364	401
	AC	5,301,105	04/05/94	Cummings, Jr.	364	401
	AD	5,359,509	10/25/94	Little et al.	364	401
	AE	5,583,760	12/10/96	Klesse	395	238
	AF	5,644,778	07/01/97	Burks, et al	395	800
	AG	5,832,447	11/3/98	Rieker, et al	705	2
pu	AH	5,930,759	07/27/99	Moore, et al	705	2

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Examiner Initial		Document No.	Date	Country	Translation YES NO	
pu	AI	WO 91/15817	10/17/91	WIPO		
pu	AJ	EP 0683 465A2	11/22/95	EPO		
pu	AK					

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

pu	AL	Imperial Bank Retains Counterpart Capital Corporation to Help Expand its Health Care Division, PR
pu	AM	INTEGRA Signs \$37 Million Healthnet Contract; Becomes National Supplier of Terminals for Health Care Transaction Processing, PR Newswire
pu	AN	Processor Announces Health-Care Credit Card, Barton Crockett, American Banker, v157, n188, p1(2)

EXAMINER	DATE CONSIDERED 12/22/03
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